

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–33371–RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicholas Pezza  
488 Dewey Avenue  
Saddle Brook, NJ 07663

Social Security No.:  
xxx–xx–2399

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after January 14, 2021 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 15, 2020  
JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Nicholas Pezza  
Debtor(s)

Case No. 16-33371-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 15, 2020

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db	+ Nicholas Pezza, 488 Dewey Avenue, Saddle Brook, NJ 07663-5904
aty	+ Mellinger Sanders & Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
aty	+ Michael J. Cavallaro, 25 Lafayette Place, Kearny, NJ 07032-2228

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2020 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2020 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Holders of New Century Home Equity Loan Trust Series 2005-A, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Donald Troy Bonomo

on behalf of Debtor Nicholas Pezza dbonomo123@gmail.com tdr68458@notify.bestcase.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Francesca Ann Arcure

on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association, as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Francis J. Ballak

on behalf of Creditor Christiana Trust as Custodian francis@gmslaw.com

Joseph R Zapata, Jr

on behalf of Trustee Steven P. Kartzman jzapata@msbnj.com

Judah B Loewenstein

on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net

Keith A. Bonchi

on behalf of Creditor Christiana Trust as Custodian keith@gmslaw.com

Kevin C. Orr

on behalf of Interested Party NEW STREET PIZZERIA LLC firm@orr-law.com, firm@orr-law.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Robert P. Saltzman

on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services, LLC dnj@pbslaw.org

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman kartztee@optonline.net  
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net

Steven P. Kartzman

kartztee@optonline.net  
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net

Steven P. Kartzman

on behalf of Appraiser A. Atkins Appraisal Corp kartztee@optonline.net,  
jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17